

Docket No.: 215441-00006

IN THE U.S. PATENT AND TRADEMARK OFFICE

CERTIFICATE OF TRANSMISSION

Application No.: 09/781,310)
Filing Date: February 13, 2001)
Inventor(s): Joseph Breeden)
Group Art Unit: 3624)
Examiner Name: Colbert, Ella)
Title: Vintage Maturation Analytics for)
Predicting Behavior and Projecting Cash Flow)
for Customer Communities and Their)
Responses to Economic, Competitive, or)
Management Changes.)
Customer No.: 27160)
Confirmation No.: 7942)

I hereby certify that this correspondence is being
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Date

Janelle A. Reitz

(Signature)

Janelle A. Reitz
(Typed or Printed Name of Person Signing Certificate)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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AMENDMENT

Sir:

In response to the Official Action mailed on April 7, 2005, please enter the following
Amendment:

Amendments to the Claims are reflected in the listing of claims which begins on page 2
of this paper.

Remarks/Arguments begin on page 6 of this paper.